



MUTHOOT MICROFIN LIMITED

Grievance Redressal Policy

Version 1.4

Date :30.06.2026

Muthoot Microfin Ltd. understands that excellence in customer service is the most important tool for sustained business growth. Organisation's Grievance Redressal Policy articulates our objective to minimize instances that give rise to customer complaints and create a review mechanism to ensure consistently superior service behaviour. The objective of the Grievance Redressal Mechanism is to provide clients with a convenient, simple, low cost and effective process for settlement of individual grievances. For the purpose of the policy, 'Grievances' means individual client grievance and includes all the matters related to:

- Microfinance loans rendered by the Company.
- Any other loan products provided to the customers from the Company.
- Credit Life and Natural Calamity Insurance attached to the loans products for coverage in terms of an eventuality. (facilitated through partner insurance companies)
- Any other financial transaction undertaken between the client and Muthoot Microfin Ltd.
- Interpersonal issues arising between the client and Muthoot Microfin in terms of conduct and behaviour.
- Credit Information Report / Credit Bureau reporting-related issues

The Company ensures that its Grievance Redressal Mechanism is governed by the following principles:.

- Clients are treated fairly, transparently, and without discrimination at all times
- Complaints are handled with courtesy, dignity, and within defined timelines
- Clients are informed of all available grievance channels and their escalation rights
- All grievances are handled efficiently with defined Turnaround Time (TAT)
- Employees handling grievances act in good faith and without prejudice
- Continuous improvement is ensured through root-cause analysis of complaints

CHANNELS AVAILABLE FOR CUSTOMERS TO RAISE GRIEVANCES

Customers may raise grievances through any of the following channels, available between 9:30 am and 5:30 pm on all working days of the Company.

1. Branch level

Customers may register their complaints in the Customer Complaints/Suggestions Register maintained at the branch with the Branch Manager. Most concerns related to products, loan disbursement timelines, and general service issues are handled at this level. All complaints are recorded with relevant details in the register for tracking and resolution

2. Toll-Free number

Customers can reach us on our toll-free number **1800 1027 631**.

Customers are required to provide details such as centre number, branch, and nature of complaint to the executive attending the call.

3. Grievance Redressal Officer (Head Office):

Customers may submit complaints by post or email:

Mr. Antony Biju P A

Grievance Redressal Officer
Muthoot Microfin Ltd. Muthoot Towers,
5th Floor, Opposite Centre Square Mall,

M.G Road, Cochin- 682 035,
Phone: 0484 4277571

email to mmlcomplaints@muthootmicrofin.com.

Grievances raised by customers shall be resolved and the final decision communicated within a Turnaround Time (TAT) of 30 days from the date of receipt of the complaint.

ESCALATION CHANNELS AVAILABLE

If the grievance is not resolved within 30 days or if the complainant is not satisfied with the resolution provided by the Company, the customer may escalate the complaint through the following external mechanisms:

- 1. MFIN Grievance Redressal: 1800 102 1080** (9:30 AM to 05:30 PM from Monday to Friday),
- 2. SA-DHAN Grievance Redressal - 1800 8899 270**
- 3. RBI Integrated Ombudsman Scheme:**

Email: crpc@rbi.org.in

Online Portal: <https://cms.rbi.org.in/>

Address: Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh – 160 017

PERIODIC REVIEW BY TOP MANAGEMENT

Top Management shall conduct a periodic review of the grievance redressal mechanism. A quarterly report, including an analysis of the nature of complaints received and the remedial actions initiated, shall be submitted to the Board and all relevant stakeholders.

The review shall include:

- Trend analysis of complaints
- Identification of root causes
- Recommendations for systemic improvements

CUSTOMER INFORMATION ON GRIEVANCE MECHANISM:

The Company ensures that grievance redressal information is clearly communicated and accessible to all customers through:

- Loan documents, loan cards, and centre registers
- Display of toll-free numbers and grievance details at all branches
- Explanation during Comprehensive Group Training (CGT) sessions
- Other customer communication materials as applicable

APPROVAL AND REVIEW

This Policy shall be approved by the Board of Directors of the Company. The Policy shall be reviewed annually or whenever required due to regulatory changes, business updates, or operational needs.